

Information to identify the case:

Debtor 1	<u>Kenny E. Morrow</u>	Social Security number or ITIN	xxx-xx-8434
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tammy L. Morrow</u>	Social Security number or ITIN	xxx-xx-0874
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10346-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenny E. Morrow

Tammy L. Morrow
aka Tammy Fitch

8/26/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenny E. Morrow
Tammy L. Morrow
Debtors

Case No. 17-10346-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 26, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kenny E. Morrow, Tammy L. Morrow, 23256 Thomas Road, Cambridge Springs, PA 16403-3350
14396491	Associated Clinical Laboratories, PO Box 740631, Cincinnati, OH 45274-0631
14396492	+ Beautiful Smiles Childrens Dental Health, 5125 Zuck Road, Erie, PA 16506-4941
14396493	+ Cambria Area Volunteer Ambulance, c/o Schlesinger & Kerstetter LLP, 545 N 2nd Street, Shamokin, PA 17872-5148
14396494	+ Capital One Bank USA NA, c/o Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
14683837	Children's Hospital of Pittsburgh of UPMC, PO Box 1123, Minneapolis, MN 55440-1123
14396496	Citgo/SYNCB, PO Box 530938, Atlanta, GA 30353-0938
14396498	David S. Terfel, 910 N High Street, Waterford, PA 16441
14396503	+ Meadville Area Ambulance Service, PO Box 90, Danville, PA 17821-0090
14396504	+ Meadville Cardiology Consultants, PO Box 6041, Hermitage, PA 16148-1041
14396507	+ Medicor Associates, 3330 Peach Street, Erie, PA 16508-2772
14396508	+ Nelnet, US Department of Education, PO Box 740283, Atlanta, GA 30374-0283
14396511	+ PA Liberty Street Emerg Physicians, PO Box 37996, Philadelphia, PA 19101-0596
14396514	+ Richard J. Boudreau & Associates, 6 Manor Pkwy, Salem, NH 03079-2841
14396517	+ Stay at Home Storage, 769 Martz Road, Sligo, PA 16255-3429
14396522	+ UPMC Community Medicine, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
14660954	UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123
14660960	UPMC Hamot, PO Box 1123, Minneapolis MN 55440-1123
14396521	+ University of Pittsburgh Physicians, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
14683839	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Aug 27 2022 00:00:33	LVNV Funding LLC, c/o Resurgent Capital

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			Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Aug 27 2022 03:58:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14396490	+ EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
14410485	EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14637225	EDI: CAPITALONE.COM	Aug 27 2022 03:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14660121	Email/PDF: bncnotices@becket-lee.com	Aug 27 2022 00:00:45	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14678141	+ Email/Text: bankruptcy@cavps.com	Aug 26 2022 23:57:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14677211	+ EDI: WFNNB.COM	Aug 27 2022 03:58:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14396497	+ EDI: CCS.COM	Aug 27 2022 03:58:00	Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
14396502	+ EDI: CITICORP.COM	Aug 27 2022 03:58:00	Macy's, PO Box 9001094, Louisville, KY 40290
14682502	EDI: Q3G.COM	Aug 27 2022 03:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14396499	EDI: BLUESTEM	Aug 27 2022 03:58:00	Gettington, PO Box 166, Newark, NJ 07101-0166
14396500	+ Email/Text: paparalegals@pandf.us	Aug 26 2022 23:57:00	Gregg Morris, Esquire, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14396495	EDI: JPMORGANCHASE	Aug 27 2022 03:58:00	Chase/Best Buy, 800 Brooksedge Blvd., Westerville, OH 43081
14396501	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 26 2022 23:56:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14686678	Email/PDF: resurgentbknofications@resurgent.com	Aug 27 2022 00:00:32	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15047331	Email/Text: camanagement@mtb.com	Aug 26 2022 23:56:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14678144	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2022 23:56:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14396505	+ Email/Text: Bankruptcies@nragroup.com	Aug 26 2022 23:57:00	Meadville Diagnostic, c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
14396506	Email/Text: mwetherbee@mmchs.org	Aug 26 2022 23:57:00	Meadville Medical Center, PO Box 6008, Hermitage, PA 16148-1008
14641119	EDI: AGFINANCE.COM	Aug 27 2022 03:58:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14396510	+ EDI: AGFINANCE.COM	Aug 27 2022 03:58:00	One Main Financial, 281 Norht Street, Meadville, PA 16335-2521
14396512	+ Email/Text: bankruptcydepartment@tsico.com	Aug 26 2022 23:57:00	PA Liberty Street Emerg Physicians, c/o Transworld Systems Inc, PO Box 15609, Wilmington, DE 19850-5609

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14935360	EDI: PRA.COM	Aug 27 2022 03:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14687682	EDI: PRA.COM	Aug 27 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14398027	+ EDI: RECOVERYCORP.COM	Aug 27 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14396513	+ EDI: RMSC.COM	Aug 27 2022 03:58:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14416629	EDI: Q3G.COM	Aug 27 2022 03:58:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14396516	Email/Text: home.cu-collections.272o24@statefarm.com	Aug 26 2022 23:56:00	State Farm Federal Credit Union, PO Box 853944, Richardson, TX 75085
14951964	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14396518	EDI: RMSC.COM	Aug 27 2022 03:58:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14396519	EDI: RMSC.COM	Aug 27 2022 03:58:00	Synchrony Bank/Dick's Sporting Goods, PO Box 530916, Atlanta, GA 30353-0916
14650443	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14396520	+ EDI: WTRRN BANK.COM	Aug 27 2022 03:58:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14417354	+ Email/Text: electronicbkydocs@nelnet.net	Aug 26 2022 23:56:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14396523	^ MEBN	Aug 26 2022 23:53:09	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14644566	+ EDI: AIS.COM	Aug 27 2022 03:58:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14396524	EDI: RMSC.COM	Aug 27 2022 03:58:00	Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14415261	+ EDI: WFHOME	Aug 27 2022 03:58:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14396526	+ EDI: WFFC.COM	Aug 27 2022 03:58:00	Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr		WELLS FARGO BANK, N.A.
14396509		OB/GYN Associates of Erie, c/o Commercial Accpetance, PA
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14396525	*	Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14396515	##+	St. Vincent Institute, 3530 Peach Sreet, Suite LL1, Erie, PA 16508-2768

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Lauren M. Lamb	on behalf of Debtor Kenny E. Morrow julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Tammy L. Morrow julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6